

# Maryland Health Benefit Exchange

## MISSION

The Maryland Health Benefit Exchange (MHBE), an independent unit of state government, provides accessible, affordable health coverage to Marylanders.

## VISION

All Marylanders will have and use the health coverage that is best for them.

## KEY GOALS, OBJECTIVES, AND PERFORMANCE MEASURES

### Goal 1. Enroll eligible Marylanders in individual Qualified Health Plans (QHP) and Medicaid through Maryland Health Connection (MHC).

**Obj. 1.1** By fiscal year 2021, more than 1 million Marylanders annually will be enrolled in a Qualified Health, Stand Alone Dental Plan, or Medicaid plan through Maryland Health Connection, reducing the uninsured rate to less than 6 percent.

Performance Measures (Calendar Year)	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Est.	2022 Est.	2023 Est.
Number of Marylanders enrolled in Medicaid through Maryland Health Connection	1,038,177	1,062,345	1,076,175	1,080,666	1,171,471	1,175,962	1,180,453
Number of Marylanders enrolled in a Qualified Health Plan	157,637	153,584	156,963	158,600	166,038	167,000	167,000
Number of Marylanders enrolled in a Stand Alone Dental Plan	51,218	39,334	39,720	40,330	51,505	52,000	52,000
Percent of young adults (18-34) among total QHP enrollees	30%	30%	30%	29%	28%	29%	29%
<sup>1</sup> State of Maryland Uninsured Rate	6%	6%	6%	6%	6%	6%	6%

### Goal 2. Deliver effective consumer assistance.

**Obj. 2.1** By fiscal year 2021, consumer assistance will be delivered to 140,000 consumers via Connector Entities and the Consumer Service Center.

Performance Measures	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Act.	2022 Est.	2023 Est.
Number of in-person navigators	125	139	135	135	132	135	135
Number of consumer encounters with Connector Entity staff	114,078	120,263	114,846	90,555	87,022	89,632	92,320
Percent of first call resolution	90%	98%	98%	93%	94%	95%	95%
Average call handle time (minutes)	15	11	10	11	11	11	11
Average quality percent rating	92%	92%	94%	94%	95%	95%	95%
<sup>2</sup> Number of unique visitors to MHC website (thousands)	811.3	1,083.0	1,032.0	929.0	607.0	1,100.0	1,100.0
<sup>2</sup> Number of unique mobile application downloads (thousands)	0.1	121.0	102.0	128.0	98.0	100.0	100.0
<sup>2</sup> Total number of enrollments completed by mobile application (thousands)	23.0	27.0	20.0	32.0	24.0	25.0	25.0
<sup>2</sup> Percent of mobile application enrollment by young adults (18-34)	62%	55%	57%	56%	57%	58%	58%

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## Goal 3. Improve access to quality, affordable health insurance in Individual and Small Group Exchange markets.

**Obj. 3.1** By fiscal year 2021, the average silver plan premium expense as a percent of Maryland's average wage will be less than 10 percent.

Performance Measures (Calendar Year)	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Est.	2022 Est.	2023 Est.
<sup>3</sup> Plan quality rating	3	3	3	N/A	4	4	4
Average total single person premium for all QHPs divided by the Maryland average wage with the Advance Premium Tax Credit (APTC)	8.5%	3.0%	2.0%	1.1%	0.8%	1.8%	1.5%
Average total single person premium for all QHPs divided by the Maryland average wage without the APTC	9.3%	13.1%	11.2%	9.5%	8.1%	7.7%	7.9%
Average cost of small group plan as percent of affordability cap	8.5%	7.8%	7.6%	6.9%	8.3%	7.8%	7.8%
Average single person premium for individual silver plan as percent of Maryland's average wage without APTC	9.0%	14.0%	11.0%	10.7%	9.6%	9.1%	9.6%
Average single person premium for individual silver plan as percent of Maryland's average wage with APTC	2.9%	2.1%	1.7%	1.2%	1.1%	2.4%	2.0%
Average single person premium for small group silver plan as percent of Maryland's average annual wage	7.4%	7.2%	6.9%	6.1%	7.4%	7.0%	7.0%
Total APTC (millions)	\$370	\$705	\$690	\$678	\$612	\$630	\$630
Average APTC per household among enrollees	\$5,332	\$8,845	\$7,998	\$7,268	\$6,509	\$7,000	\$7,000
Number of Health issuers in the Individual Market	3	2	2	2	3	3	3
Number of Health issuers in the Small Group Market	5	4	4	4	4	4	4
Number of Managed Care Organization issuers in the Medicaid Market	9	9	9	9	9	9	9

## Goal 4. Provide flexible, stable and innovative systems to assist individuals in obtaining insurance, financial assistance and access to public programs.

**Obj. 4.1** By fiscal year 2021, the MHBE information technology (IT) system will reduce manual processing by 10 percent and increase State-wide efficiencies through integration efforts.

Performance Measures	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Act.	2022 Est.	2023 Est.
Number of new enhancements made to the IT system	133	61	103	93	77	80	85
Number of quality improvement items implemented in the system	564	316	372	191	850	350	350
Number of Maintenance & Operational items implemented	57	185	219	150	277	275	275
Number of technical modernization projects executed	1	13	4	6	14	10	10
Number of special projects implemented	3	8	14	11	26	10	10

# Maryland Health Benefit Exchange

## NOTES

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<sup>1</sup> Fiscal year 2020 data is estimated.

<sup>2</sup> Fiscal year 2021 data is estimated because it is reported on a calendar year basis.

<sup>3</sup> The Centers for Medicare & Medicaid Services did not update the plan quality ratings for 2020 due to the pandemic.

# Maryland Health Benefit Exchange

## Summary of Maryland Health Benefit Exchange

	<b>2021 Actual</b>	<b>2022 Appropriation</b>	<b>2023 Allowance</b>
Number of Authorized Positions	67.00	67.00	67.00
Salaries, Wages and Fringe Benefits	8,202,846	8,374,397	8,437,209
Technical and Special Fees	0	11,786	11,786
Operating Expenses	418,753,035	469,588,317	522,996,018
Special Fund Expenditure	29,449,912	32,094,837	52,000,000
Federal Fund Expenditure	397,505,969	444,772,270	479,445,013
American Rescue Plan Act of 21 Expenditure	0	1,107,393	0
Total Expenditure	<u>426,955,881</u>	<u>477,974,500</u>	<u>531,445,013</u>

# Maryland Health Benefit Exchange

## D78Y01.01 Maryland Health Benefit Exchange

### Program Description

The Maryland Health Benefit Exchange (MHBE) was established as a public corporation and independent unit of State government in 2011. The MHBE has a nine-member Board of Trustees that includes the Secretary of Maryland Department of Health, the Maryland Insurance Commissioner, the Executive Director of the Maryland Health Care Commission, three members appointed by the Governor representing employers and individual consumer interests, and three other board members appointed by the Governor. Working with the Maryland Department of Health (MDH), Department of Human Services (DHS), and the Maryland Insurance Administration (MIA), the MHBE has created a marketplace called Maryland Health Connection. Through Maryland Health Connection, Maryland residents can shop for health insurance plans; compare rates; and determine their eligibility for tax credits, and public assistance programs such as Medicaid and the Maryland Children's Health Insurance Program. Once an individual, family or small business selects one of the many Qualified Health Plans or available programs, they enroll in that program directly through Maryland Health Connection. This "no wrong door" approach ensures access to affordable health insurance, continuity of care, and seamless transitions for individuals and small businesses.

### Appropriation Statement

	2021 Actual	2022 Appropriation	2023 Allowance
Number of Authorized Positions	67.00	67.00	67.00
01 Salaries, Wages and Fringe Benefits	8,202,846	8,374,397	8,437,209
02 Technical and Special Fees	0	11,786	11,786
03 Communications	116,058	105,624	121,300
04 Travel	3,724	45,485	32,500
08 Contractual Services	19,063,100	18,430,167	18,015,301
09 Supplies and Materials	5,890	8,000	11,500
12 Grants, Subsidies, and Contributions	9,672,912	10,000,000	10,000,000
13 Fixed Charges	831,888	921,145	910,022
Total Operating Expenses	29,693,572	29,510,421	29,090,623
Total Expenditure	37,896,418	37,896,604	37,539,618
Special Fund Expenditure	18,948,151	19,722,610	19,044,398
Federal Fund Expenditure	18,948,267	17,670,427	18,495,220
American Rescue Plan Act of 21 Expenditure	0	503,567	0
Total Expenditure	37,896,418	37,896,604	37,539,618
<b>Special Fund Expenditure</b>			
D78302 Maryland Health Benefit Exchange Fund	18,948,151	19,722,610	19,044,398
Total	18,948,151	19,722,610	19,044,398
<b>Federal Fund Expenditure</b>			
93.778 Medical Assistance Program	18,948,267	17,670,427	18,495,220
Total	18,948,267	17,670,427	18,495,220
<b>American Rescue Plan Act of 21 Expenditure</b>			
93.525E State Planning and Establishment Grants for the Affordable Care Act (ACA)'s Exchanges- ARPA	0	503,567	0
Total	0	503,567	0

# Maryland Health Benefit Exchange

## D78Y01.02 Information Technology Operations

### Program Description

This program includes all expenses to operate, maintain, develop, enhance and support the "Maryland Health Connection" Websites, "EnrollMHC" Mobile App, the Salesforce Customer Resource Management (CRM) solution, and all associated systems and technical services. The Websites and the Mobile Apps are used for Marylanders to determine eligibility and obtain health insurance through the private market, Medicaid assistance and/or SHOP (Small Business Health Options Program).

<b>Appropriation Statement</b>	<b>2021 Actual</b>	<b>2022 Appropriation</b>	<b>2023 Allowance</b>
03 Communications	4,915	0	0
08 Contractual Services	35,827,584	39,203,482	40,608,000
09 Supplies and Materials	105	0	0
10 Equipment - Replacement	410	0	0
11 Equipment - Additional	216,834	475,000	475,000
13 Fixed Charges	120,949	52,759	30,000
Total Operating Expenses	<u>36,170,797</u>	<u>39,731,241</u>	<u>41,113,000</u>
Total Expenditure	<u>36,170,797</u>	<u>39,731,241</u>	<u>41,113,000</u>
Special Fund Expenditure	10,501,761	12,372,227	12,955,602
Federal Fund Expenditure	25,669,036	26,755,188	28,157,398
American Rescue Plan Act of 21 Expenditure	0	603,826	0
Total Expenditure	<u>36,170,797</u>	<u>39,731,241</u>	<u>41,113,000</u>
<b>Special Fund Expenditure</b>			
D78302 Maryland Health Benefit Exchange Fund	10,469,612	12,372,227	12,955,602
SWF307 Dedicated Purpose Account	32,149	0	0
Total	<u>10,501,761</u>	<u>12,372,227</u>	<u>12,955,602</u>
<b>Federal Fund Expenditure</b>			
93.778 Medical Assistance Program	25,669,036	26,755,188	28,157,398
Total	<u>25,669,036</u>	<u>26,755,188</u>	<u>28,157,398</u>
<b>American Rescue Plan Act of 21 Expenditure</b>			
93.525E State Planning and Establishment Grants for the Affordable Care Act (ACA)'s Exchanges- ARPA	0	603,826	0
Total	<u>0</u>	<u>603,826</u>	<u>0</u>

# Maryland Health Benefit Exchange

## D78Y01.03 Reinsurance Program

### Program Description

This program reflects health reinsurance administered by the Maryland Health Benefit Exchange.

<b>Appropriation Statement</b>	<b>2021 Actual</b>	<b>2022 Appropriation</b>	<b>2023 Allowance</b>
08 Contractual Services	352,888,666	400,346,655	452,792,395
Total Operating Expenses	<u>352,888,666</u>	<u>400,346,655</u>	<u>452,792,395</u>
Total Expenditure	<u><u>352,888,666</u></u>	<u><u>400,346,655</u></u>	<u><u>452,792,395</u></u>
Special Fund Expenditure	0	0	20,000,000
Federal Fund Expenditure	<u>352,888,666</u>	<u>400,346,655</u>	<u>432,792,395</u>
Total Expenditure	<u><u>352,888,666</u></u>	<u><u>400,346,655</u></u>	<u><u>452,792,395</u></u>
<b>Special Fund Expenditure</b>			
D79306 Maryland Health Insurance Plan	<u>0</u>	<u>0</u>	<u>20,000,000</u>
Total	<u>0</u>	<u>0</u>	<u>20,000,000</u>
<b>Federal Fund Expenditure</b>			
93.423 1332 State Innovation Waiver	<u>352,888,666</u>	<u>400,346,655</u>	<u>432,792,395</u>
Total	<u><u>352,888,666</u></u>	<u><u>400,346,655</u></u>	<u><u>432,792,395</u></u>

### 3 Year Position Summary

Classification Title	FY 2021 Positions	FY 2021 Expenditures	FY 2022 Positions	FY 2022 Appropriation	FY 2023 Positions	FY 2023 Allowance
<b>D78 - Maryland Health Benefit Exchange</b>						
<b>D78Y0101 - Maryland Health Benefit Exchange</b>						
Accountant Advanced	1.00	68,797	1.00	74,159	1.00	74,159
Admin Officer II	1.00	53,980	1.00	54,521	2.00	98,357
Admin Officer III	9.00	359,074	7.00	389,356	6.00	336,288
Admin Prog Mgr I	5.00	399,472	5.00	403,478	5.00	403,478
Admin Prog Mgr II	1.00	71,042	1.00	71,754	1.00	71,754
Admin Prog Mgr III	0.00	0	1.00	65,857	0.00	0
Admin Prog Mgr IV	1.00	90,695	1.00	91,605	2.00	161,885
Admin Spec III	1.00	38,779	1.00	50,805	0.00	0
Administrative Mgr I	1.00	73,195	1.00	73,929	1.00	73,929
Administrative Mgr Senior II	1.00	115,697	1.00	116,857	1.00	116,857
Administrator I	4.00	236,202	4.00	261,666	4.00	225,940
Administrator II	5.00	273,763	5.00	327,479	6.00	378,450
Administrator III	1.00	170,596	2.00	170,949	2.00	170,949
Administrator IV	2.00	146,494	2.00	147,963	3.00	232,362
Asst Attorney General VI	2.00	119,424	2.00	195,966	2.00	163,630
Computer Network Spec II	1.00	56,331	1.00	56,896	1.00	56,896
Exec Assoc I	1.00	46,642	1.00	47,109	1.00	47,109
Exec IX	1.00	123,714	1.00	124,958	1.00	124,958
Exec VIII	1.00	153,624	1.00	116,146	1.00	116,146
Executive Senior	1.00	199,236	1.00	201,241	1.00	201,241
Fiscal Services Admin II	1.00	83,680	1.00	90,178	1.00	90,178
Fiscal Services Admin VI	1.00	119,251	1.00	128,568	1.00	128,568
Hlth Benefit Exchange Exec XI	2.00	325,618	2.00	328,890	2.00	328,890
Hlth Policy Analyst Advanced	1.00	66,021	1.00	66,683	1.00	54,279
Hlth Policy Analyst II	1.00	68,076	2.00	112,294	2.00	123,818
HR Administrator II	1.00	70,452	1.00	71,158	1.00	71,158
IT Asst Director I	1.00	78,129	1.00	78,913	1.00	78,913
IT Asst Director IV	1.00	0	0.00	0	0.00	0
IT Quality Assurance Spec	1.00	69,899	1.00	70,600	1.00	70,600
IT Systems Technical Spec	1.00	74,606	1.00	75,354	1.00	75,354
Prgm Mgr I	1.00	79,009	1.00	79,801	1.00	79,801
Prgm Mgr II	1.00	98,119	1.00	99,103	1.00	99,103
Prgm Mgr III	1.00	104,685	1.00	105,735	1.00	105,735
Prgm Mgr Senior I	1.00	110,492	1.00	111,600	1.00	111,600
Prgm Mgr Senior II	2.00	120,203	1.00	121,408	1.00	121,408
Prgm Mgr Senior III	2.00	371,650	3.00	375,377	3.00	375,377
Prgm Mgr Senior IV	3.00	405,883	3.00	409,952	3.00	409,952
Principal Counsel	1.00	130,790	1.00	132,102	1.00	132,102
Procurement Officer I	1.00	72,846	1.00	73,576	1.00	73,576
Procurement Officer III	1.00	79,638	1.00	80,437	1.00	80,437
Pub Affairs Officer II	2.00	61,703	2.00	104,220	1.00	59,231
<b>Total D78Y0101</b>	<b>67.00</b>	<b>5,387,507</b>	<b>67.00</b>	<b>5,758,643</b>	<b>67.00</b>	<b>5,724,468</b>